

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
Audelia A. Stoutamire) **Case No. 19-24371 JCM**
aka Audelia A. Amoah)
) **Chapter 13**
Debtor(s).) Related to Doc. No. 143
) **X**

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Debtor
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated 9/5/2023

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1,817.00 to \$2,958.00 per month effective 6/2024 ; and/or the Plan term shall be changed from months to months. .
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments,

the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

*Claims 26-2 filed by City of Clairton c/o Keystone Collections Group Inc. Only the prepetition tax years of 2014, 2015, 2018 and 2019 will govern and be paid through the plan.

*Claim 27-1 filed by City of Clairton c/o Keystone Collections Group Inc. Only the prepetition tax years of 2017, 2018, 2019 will govern and be paid through the plan.

*Claim 28-1 filed by the City of Clairton c/o Keystone Collections Group Inc. Only the prepetition tax years of 2017, 2018, 2019 and will govern and be paid through the plan.

* The Debtor has agreed to enter into a payment plan that the City of Clairton c/o Keystone Collections Group Inc. has proposed in order to cure the post-petition taxes for the tax years of 2020, 2021, 2022 and 2023 related to Claims 26-2, 27-1 and 28-1 outside of the plan. The Debtor will be required to pay \$525.00 per month for the next 12 months to City of Clairton c/o Keystone Collections Group Inc. beginning June 2024. The Debtor and City of Clairton c/o Keystone Collections Group Inc. have agreed that Claims 26-2, 27-1 and 28-1 will not be subject to any discharge entered in this case and will not be paid as part of this Plan.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this

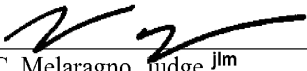
Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 5th day of June, 2024

Dated: June 5, 2024



John C. Melaragno, Judge jlm
United States Bankruptcy Court

SIGNED
6/5/24 12:45 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

/s/ Amanda L. Mulheren
Amanda L. Mulheren, Esquire
Counsel for City Clairton
c/o Keystone Collections Group Inc.

cc: All Parties in Interest to be served by Clerk

In re:
Audelia A. Stoutamire
Debtor

Case No. 19-24371-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 05, 2024

User: auto
Form ID: pdf900

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Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2024:

Recip ID	Recipient Name and Address
db	+ Audelia A. Stoutamire, 929 Gary Ave, Clairton, PA 15025-1107
cr	+ Clairton City School District, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Clairton School District, c/o McGrail & Associates, LLC, 1714 Lincoln Way, White Oak, PA 15131, UNITED STATES 15131-1716
15154301	Allegheny County Treasurer, c/o Jordan Tax Service, P.O. Box 200, Bethel Park, PA 15102-0200
15154303	+ American Medical Collections, PO Box 1235, Elmsford, NY 10523-0935
15154309	Chartwell - Pennsylvania, Po Box 360552, Pittsburgh, PA 15251-6552
15154310	+ City of Clairton, c/o McGrail & Assoc., 1714 Lincoln Way, McKeesport, PA 15131-1716
15154311	+ City of Clairton, 551 Ravensburg Boulevard, Clairton, PA 15025-1297
15183785	+ Clairton City School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15154313	+ Clairton School District, c/o McGrail & Assoc., 1714 Lincoln Way, McKeesport, PA 15131-1716
15154315	+ Continental Finance, c/o Holstead Financial Services, Po Box 828, Skokie, IL 60076-0828
15154327	HSBC Card Services, Po Box 71104, Charlotte, NC 28272-1104
15154334	+ Proactive, c/o Northshore Agency Inc., 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515
15154335	Quest Diagnostics, Po Box 740717, Cincinnati, OH 45274-0717
15155129	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 06 2024 00:09:45	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Jun 05 2024 23:57:00	County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 06 2024 00:09:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 05 2024 23:57:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15154304	+ Email/Text: bankruptcy@sequium.com	Jun 05 2024 23:57:00	AT&T, c/o Sequium Asset Solutions, 1130 North Chase Parkway, Suite 150, Marietta, GA 30067-6429
15182109	+ Email/Text: g17768@att.com	Jun 05 2024 23:57:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
15154302	Email/Text: ally@ebn.phinsolutions.com	Jun 05 2024 23:57:00	Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
15174720	Email/Text: ally@ebn.phinsolutions.com	Jun 05 2024 23:57:00	Ally Financial, PO Box 130424, Roseville MN

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			55113-0004
15187670	+ Email/Text: csc.bankruptcy@amwater.com	Jun 05 2024 23:58:00	American Water, P.O. Box 578, Alton, IL 62002-0578
15154308	^ MEBN	Jun 05 2024 23:51:27	CBCS Collection Agency, P.O. Box 2724, Columbus, OH 43216-2724
15154305	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 06 2024 00:09:45	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15169193	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 06 2024 00:09:53	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15183456	+ Email/Text: bankruptcy@cavps.com	Jun 05 2024 23:58:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15195666	+ Email/Text: Bankruptcy@keystonecollects.com	Jun 05 2024 23:57:00	City of Clairton, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15634591	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 05 2024 23:57:00	Clearview Federal Credit Union, 8805 University Blvd, Moon Township, PA 15108-4212
15154314	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 06 2024 00:09:47	Comenity Bank & World Shopping Network, World Financial Capital Bank, c/o Portfolio Recovery Assoc., Po Box 12914, Norfolk, VA 23541-0914
15183788	+ Email/Text: ebnjts@grblaw.com	Jun 05 2024 23:57:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15154316	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 05 2024 23:58:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15154317	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 05 2024 23:58:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15154318	Email/PDF: creditonebknotifications@resurgent.com	Jun 06 2024 00:09:46	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15154320	+ Email/Text: bankruptcy@sequium.com	Jun 05 2024 23:57:00	Credit One Bank & LVNV Funding, c/o Sequium Asset Solutions, 1130 North Chase Parkway, Suite 150, Marietta, GA 30067-6429
15154319	+ Email/Text: bknotices@fbcs-inc.com	Jun 05 2024 23:57:00	Credit One Bank & LVNV Funding, c/o FBCS Inc., 330 South Warminster Road, Suite 353, Hatboro, PA 19040-3433
15185024	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 05 2024 23:58:00	Deutsche Bank National Trust Company et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15154321	Email/Text: Bankruptcy.Consumer@dish.com	Jun 05 2024 23:57:00	Dish Network, c/o ERC Collection Agency, Dept 0063, Palatine, IL 60055-0063
15154322	^ MEBN	Jun 05 2024 23:51:44	Dr. David Weber, c/o Collection Service Center Inc., 839 5th Ave., Po Box 560, New Kensington, PA 15068-0560
15182187	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 05 2024 23:58:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15154323	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 05 2024 23:58:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15154325	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 05 2024 23:57:00	GE Capital, c/o Midland Funding & Midland Credit, Po Box 2121, Warren, MI 48090-2121
15154326	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 05 2024 23:58:00	Genesis Credit, Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401
15154324	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 05 2024 23:58:00	Fingerhut, c/o Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303

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15182009	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 05 2024 23:58:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15154328	+ Email/Text: notices@burt-law.com	Jun 05 2024 23:58:00	Jefferson Capital Systems & Metabank, c/o Law Office of Burton Neil, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
15154329	+ Email/Text: Bankruptcy@keystonecollects.com	Jun 05 2024 23:57:00	Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
15180452	Email/PDF: resurgentbknofications@resurgent.com	Jun 06 2024 00:09:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15181852	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 05 2024 23:57:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15154330	+ Email/Text: electronicbkydocs@nelnet.net	Jun 05 2024 23:58:00	Nelnet & US Dept. of Education, P.O. Box 82561, Lincoln, NE 68501-2561
15173611	Email/PDF: cbp@omf.com	Jun 06 2024 00:09:46	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15154331	Email/PDF: cbp@omf.com	Jun 06 2024 00:09:36	One Main Financial, Po Box 64, Evansville, IN 47701-0064
15171846	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 06 2024 00:09:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15154332	Email/Text: csc.bankruptcy@amwater.com	Jun 05 2024 23:58:00	Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
15154333	^ MEBN	Jun 05 2024 23:51:51	Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
15181716	Email/Text: bnc-quantum@quantum3group.com	Jun 05 2024 23:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15178467	Email/Text: bnc-quantum@quantum3group.com	Jun 05 2024 23:57:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15154336	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 05 2024 23:58:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15154337	+ Email/Text: amieg@stcol.com	Jun 05 2024 23:57:00	State Collections Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
15155129	^ MEBN	Jun 05 2024 23:52:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177023	+ Email/Text: documentfiling@lciinc.com	Jun 05 2024 23:57:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15154338	+ Email/Text: bankruptcydepartment@tsico.com	Jun 05 2024 23:58:00	The Dentistry of Pittsburgh, c/o Transworld Systems Inc., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
15154340	+ Email/Text: BankruptcyNotice@upmc.edu	Jun 05 2024 23:58:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15180340	Email/Text: BNCnotices@dcmsservices.com	Jun 05 2024 23:57:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15180418	Email/Text: BNCnotices@dcmsservices.com	Jun 05 2024 23:57:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15154339	^ MEBN	Jun 05 2024 23:51:45	University of Pittsburgh Physicians, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15154341	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 05 2024 23:57:00	Wayfair, c/o Comenity Bank, PO Box 659617, San Antonio, TX 78265

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee,
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15154306	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15154307	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15154312	*+	City of Clairton, 551 Ravensburg Boulevard, Clairton, PA 15025-1297

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Et Al... dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Clairton City School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Audelia A. Stoutamire julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Et Al... mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Patricia Liptak McGrail	on behalf of Creditor Clairton School District pmcgrail@plmoffice.com tpointia@plmoffice.com;lkurka@plmoffice.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10